



Order Filed on May 21, 2018 by
Clerk U.S. Bankruptcy Court
District of New Jersey

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

Caption in Compliance with D.N.J. LBR 9004-2(c)

CGG 17-021154

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ATTORNEYS FOR BANK OF AMERICA, N.A.

IN RE:

SYLVIA Y. SMITH, DEBTOR

CASE NO.: 17-32361-JNP

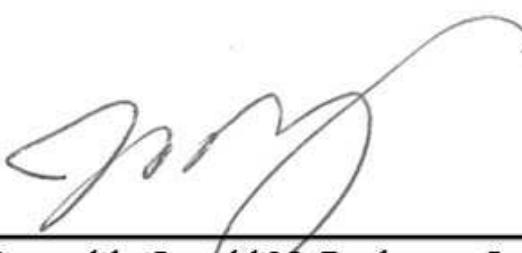
HEARING DATE: MAY 15, 2018

JUDGE: Honorable Jerrold N. Poslusny, Jr.

CONSENT ORDER RESOLVING MOTION TO VACATE STAY

The relief set forth on the following pages, numbered two (2) through two (2) is hereby ORDERED.

DATED: May 21, 2018



Honorable Jerrold N. Poslusny, Jr.
United States Bankruptcy Court

This matter being opened to the Court by Shapiro & DeNardo, LLC, Attorneys for BANK OF AMERICA, N.A., hereinafter "Secured Creditor," upon the filing of a Notice of Motion for an Order Vacating Stay in a Chapter 13 Case for failure of the Debtor to make payments on a mortgage loan and due notice of said Motion and the supporting Certification having been given by mail to the Trustee, the Debtor and the attorney for the Debtor, if any, AND CONSENT OF THE PARTIES APPEARING HEREON and for good cause shown,

1. Debtor is currently delinquent in post-petition payments for the months of March 1, 2018 through May 1, 2018 in the amount of \$3,796.26, less a suspense balance of \$735.74, for a total delinquency of \$3,060.52.
2. Debtor agrees to capitalize the post-petition delinquency outlined in Paragraph One (1), \$3,060.52, to be paid through the remaining Chapter 13 Plan.
3. Starting June 1, 2018, Debtor also agrees to maintain all contractually due payments, which currently amount to \$1,265.42.
4. Debtor shall reimburse Secured Creditor \$350.00 in attorney fees and \$181.00 in court costs through the Chapter 13 Plan. The Chapter 13 Standing Trustee shall amend her records to reflect same.
5. If the Debtor fails to make any payments detailed in this Consent Order within fifteen (15) days of the date the payments are due, then the Secured Creditor may obtain an Order Vacating the Automatic Stay as to the Collateral by submitting a Certification of Default to the Bankruptcy Court, specifying the Debtor's failure to comply with this Consent Order, with a copy of any application, supporting certification, and proposed Order to be served on the Chapter 13 Standing Trustee, Debtor's Counsel and Debtor as required by the local bankruptcy rules.

We hereby consent to the form, content,
and entry of the within Order.

Shapiro & DeNardo, LLC

Charles G. Wohlrab, Esquire
Attorney for the Secured Creditor

Date: 5-18-18

Moshe Rothenberg, Esquire
Attorney for the Debtor

Date: 5/18/18

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
District of New Jersey

In re:
 Sylvia Y Smith
 Debtor

Case No. 17-32361-JNP
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: pdf903

Page 1 of 1
 Total Noticed: 1

Date Rcvd: May 21, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 23, 2018.

db +Sylvia Y Smith, 14 Cherokee Drive, Galloway, NJ 08205-3735

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 NONE.

TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 23, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 21, 2018 at the address(es) listed below:

Charles G. Wohlrab on behalf of Creditor BANK OF AMERICA, N.A. cwohlrab@logs.com, njbankruptcynotifications@logs.com
 Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
 Moshe Rothenberg on behalf of Debtor Sylvia Y Smith moshe@mosherothenberg.com, alyson@mosherothenberg.com
 Rebecca Ann Solarz on behalf of Creditor BANK OF AMERICA, N.A. rsolarz@kmllawgroup.com
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5